

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HOWARD L. PORTERFIELD, JR.  
JANET S. PORTERFIELD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-11037

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/14/2019 and confirmed on 11/21/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		123,200.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>123,200.00</b>

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,500.00			
Trustee Fee	6,195.83			
Court Ordered Automotive Insurance	0.00			
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>9,695.83</b>		

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF TREE Acct: 6465	0.00	76,189.65	0.00	76,189.65
	US BANK TRUST NA - TRUSTEE OF TREE Acct: 6465	6,543.07	6,543.07	0.00	6,543.07
	ALLY FINANCIAL(*) Acct: 7705	4,377.00	4,377.00	537.19	4,914.19
	KEYBANK NA** Acct: 6502	0.00	24,480.64	0.00	24,480.64
					<b>112,127.55</b>

Priority					
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	HOWARD L. PORTERFIELD, JR. Acct:	0.00	0.00	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	0.00	0.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	3,500.00	3,500.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 6134	2,488.23	37.25	0.00	37.25
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 4847	1,009.62	15.11	0.00	15.11
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 4809	3,489.09	52.23	0.00	52.23
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 9213	1,052.97	15.76	0.00	15.76
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3236	972.36	14.56	0.00	14.56
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 2322	4,136.68	61.93	0.00	61.93
	CITIBANK NA**	1,267.97	18.98	0.00	18.98

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 1355				
CITIBANK NA**		836.37	12.52	0.00	12.52
Acct: 9019					
CITIBANK NA**		898.36	13.45	0.00	13.45
Acct: 3248					
CITIBANK NA**		698.34	10.45	0.00	10.45
Acct: 9973					
QUANTUM3 GROUP LLC AGNT - COMENI		111.88	1.67	0.00	1.67
Acct: 6220					
QUANTUM3 GROUP LLC AGNT - COMENI		689.28	10.32	0.00	10.32
Acct: 7258					
QUANTUM3 GROUP LLC AGNT - COMENI		643.87	9.64	0.00	9.64
Acct: 2748					
QUANTUM3 GROUP LLC AGNT - COMENI		287.08	4.30	0.00	4.30
Acct: 9269					
QUANTUM3 GROUP LLC - AGENT COMEN		2,270.65	33.99	0.00	33.99
Acct: 2409					
QUANTUM3 GROUP LLC - AGENT COMEN		178.65	2.67	0.00	2.67
Acct: 8430					
CREDIT MANAGEMENT COMPANY		0.00	0.00	0.00	0.00
Acct: 8207					
US DEPARTMENT OF EDUCATION - NELN		0.00	0.00	0.00	0.00
Acct: 7347					
US DEPARTMENT OF EDUCATION - NELN		0.00	0.00	0.00	0.00
Acct: 2847					
DEPARTMENT STORES NATIONAL BANK		697.78	10.45	0.00	10.45
Acct: 9696					
DISCOVER BANK(*)		501.68	7.51	0.00	7.51
Acct: 3355					
DISCOVER BANK(*)		736.56	11.03	0.00	11.03
Acct: 0657					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 6899					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 1899					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 9599					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 4699					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 5899					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 1299					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 2499					
EDFINANCIAL++		0.00	0.00	0.00	0.00
Acct: 9899					
CAPITAL ONE NA**		2,409.65	36.07	0.00	36.07
Acct: 5021					
CAPITAL ONE NA**		419.85	6.29	0.00	6.29
Acct: 9611					
ONE MAIN FINANCIAL GROUP LLC A/S/F C		14,240.80	213.18	0.00	213.18
Acct: 2013					
PENNSTAR FCU		0.00	0.00	0.00	0.00
Acct: 0202					
JEFFERSON CAPITAL SYSTEMS LLC*		3,564.83	53.37	0.00	53.37
Acct: 7787					
JEFFERSON CAPITAL SYSTEMS LLC*		843.96	12.63	0.00	12.63
Acct: 4661					
JEFFERSON CAPITAL SYSTEMS LLC*		1,029.48	15.41	0.00	15.41

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 7465				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,146.71	62.08	0.00	62.08
	Acct: 6200				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,042.40	45.54	0.00	45.54
	Acct: 4864				
	JEFFERSON CAPITAL SYSTEMS LLC*	478.89	7.17	0.00	7.17
	Acct: 1207				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,588.17	38.74	0.00	38.74
	Acct: 3604				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,902.94	28.49	0.00	28.49
	Acct: 9404				
	JEFFERSON CAPITAL SYSTEMS LLC*	867.80	12.99	0.00	12.99
	Acct: 1592				
	JEFFERSON CAPITAL SYSTEMS LLC*	711.46	10.65	0.00	10.65
	Acct: 6556				
	JEFFERSON CAPITAL SYSTEMS LLC*	817.96	12.24	0.00	12.24
	Acct: 3949				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,075.54	16.10	0.00	16.10
	Acct: 1595				
	CAPITAL ONE NA BY AMERICAN INFOSOU	1,636.37	24.50	0.00	24.50
	Acct: 2859				
	CAPITAL ONE NA BY AMERICAN INFOSOU	2,141.33	32.06	0.00	32.06
	Acct: 9813				
	TD BANK USA NA**	2,150.85	32.20	0.00	32.20
	Acct: 3899				
	TD BANK USA NA**	2,707.60	40.53	0.00	40.53
	Acct: 4896				
	CITIBANK NA**	520.62	7.79	0.00	7.79
	Acct: 3029				
	TRIDENT ASSET MANAGEMENT	0.00	0.00	0.00	0.00
	Acct: 8018				
	PRA/PORTFOLIO RECOVERY ASSOC	616.49	9.23	0.00	9.23
	Acct: 0166				
	PRA/PORTFOLIO RECOVERY ASSOC	1,024.28	15.33	0.00	15.33
	Acct: 9216				
	DISCOVER BANK(*)	11,303.44	169.21	0.00	169.21
	Acct: 9376				
	ALLY FINANCIAL(*)	5,804.27	86.89	0.00	86.89
	Acct: 7705				
	UPMC HEALTH SERVICES	163.07	2.44	0.00	2.44
	Acct: 0276				
	UPMC PHYSICIAN SERVICES	695.52	10.41	0.00	10.41
	Acct: 9179				
	UPMC HEALTH SERVICES	325.91	4.88	0.00	4.88
	Acct: 9179				
	VERIZON BY AMERICAN INFOSOURCE AS	1,762.39	26.38	0.00	26.38
	Acct: 0001				
	ORION	0.00	0.00	0.00	0.00
	Acct:				
	ALDRIDGE PITE LLC	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					1,376.62

TOTAL PAID TO CREDITORS

113,504.17

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	10,920.07
UNSECURED	91,960.00

Date: 11/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

IN RE:

HOWARD L. PORTERFIELD, JR.  
JANET S. PORTERFIELD  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-11037

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Howard L. Porterfield, Jr.  
Janet S. Porterfield  
Debtors

Case No. 19-11037-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Nov 26, 2024

User: auto  
Form ID: pdf900

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Howard L. Porterfield, Jr., Janet S. Porterfield, 13 Williams Drive, West Middlesex, PA 16159-2543
15196681	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 27 2024 00:16:31	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 27 2024 00:16:27	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ecfbnc@aldridgeppte.com	Nov 27 2024 00:17:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:15:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Nov 27 2024 00:11:12	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
15139499	+ Email/Text: ally@ebn.phinsolutions.com	Nov 27 2024 00:16:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15166960	Email/Text: ally@ebn.phinsolutions.com	Nov 27 2024 00:16:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15139500	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 27 2024 00:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15139501	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 27 2024 00:17:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15172005	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 27 2024 00:17:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15139502	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:33:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15155766	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:33:16	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

District/off: 0315-1

Date Rcvd: Nov 26, 2024

User: auto

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Total Noticed: 67

15166066	Email/PDF: bncnotices@becket-lee.com		28272-1083
15139503	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:33:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15139505	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:34:28	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15172547	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:16:06	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15139506	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:16:04	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15139507	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:34:39	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15139508	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139509	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139510	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139511	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139513	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15139512	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15298054	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 27 2024 00:17:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15139514	+ Email/Text: bdssupport@creditmanagementcompany.com	Nov 27 2024 00:20:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15139517	Email/Text: mrdiscen@discover.com	Nov 27 2024 00:16:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15139516	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:45:30	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172776	Email/Text: bnc-quantum@quantum3group.com	Nov 27 2024 00:19:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15139515	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15141922	Email/Text: mrdiscen@discover.com	Nov 27 2024 00:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15139518	+ Email/Text: EBN@edfinancial.com	Nov 27 2024 00:17:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15171944	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 27 2024 00:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15139504	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 27 2024 00:33:20	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15152249	+ Email/Text: RASEBN@raslg.com	Nov 27 2024 00:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca

District/off: 0315-1

User: auto

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Date Rcvd: Nov 26, 2024

Form ID: pdf900

Total Noticed: 67

15139519	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 27 2024 00:19:00	Raton, FL 33487-2853 KeyBank, 3198 Belmont Avenue, Youngstown, OH 44505-1887
15173728	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 27 2024 00:19:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn Ohio 44144-2338
15139520	+ Email/Text: PBNCNotifications@perituservices.com	Nov 27 2024 00:17:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15153563	Email/PDF: cbp@omf.com	Nov 27 2024 00:45:24	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15139521	+ Email/PDF: cbp@omf.com	Nov 27 2024 00:16:19	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15139818	^ MEBN	Nov 27 2024 00:06:33	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15166000	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:34:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15139522	+ Email/Text: pennstarfcu@neohio.twcbc.com	Nov 27 2024 00:20:00	Pennstar Fcu, 3735 E State St, Hermitage, PA 16148-3410
15171159	Email/Text: bnc-quantum@quantum3group.com	Nov 27 2024 00:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15171160	Email/Text: bnc-quantum@quantum3group.com	Nov 27 2024 00:19:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15670256	Email/Text: bknotices@snscc.com	Nov 27 2024 00:20:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
15139523	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 01:10:41	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139524	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:33:14	Synchrony Bank/Money Sport, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139525	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:34:28	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139526	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:34:10	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139527	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:33:22	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139528	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:15:38	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139529	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:16:19	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139530	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:34:10	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15139531	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:15:54	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15173046	+ Email/Text: bncmail@w-legal.com	Nov 27 2024 00:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15139533	+ Email/Text: bncmail@w-legal.com	Nov 27 2024 00:18:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15139532	+ Email/Text: bncmail@w-legal.com	Nov 27 2024 00:18:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15139534	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:16:02	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO

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			64195-0507
15139535	^ MEBN	Nov 27 2024 00:06:54	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
15495570	^ MEBN	Nov 27 2024 00:07:02	U.S. Bank Trust National Association, 323 5th Street, Eureka, CA. 95501-0305
15171050	Email/Text: BNCnotices@dcmservices.com	Nov 27 2024 00:18:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15171053	Email/Text: BNCnotices@dcmservices.com	Nov 27 2024 00:18:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15171119	Email/PDF: ebn_ais@aisinfo.com	Nov 27 2024 00:33:18	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15139536	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:16:23	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 65

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, A Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, as Trustee o
15139537	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15139538	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15139539	*+	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15139540	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15167825	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15139541	*+	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15139543	*	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15139544	*+	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15139545	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15139546	*+	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139547	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139548	*+	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139549	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139551	*+	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15139550	*+	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15139552	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15139555	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15139554	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15139553	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15139556	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15139542	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15139557	*+	KeyBank, 3198 Belmont Avenue, Youngstown, OH 44505-1887
15139558	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15139559	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15139560	*+	Pennstar Fcu, 3735 E State St, Hermitage, PA 16148-3410
15139561	*+	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139562	*+	Synchrony Bank/ Money Sport, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139563	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139564	*+	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139565	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139566	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139567	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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15139568	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15139569	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139571	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
15139570	*+	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15139572	*+	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
15139573	*+	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
15139574	*+	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 5 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 28, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, A Delaware Limited Liability Company dcarlon@kmllawgroup.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Treehouse Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Treehouse Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Igloo Series V Trust C/O SN Servicing Corporation bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC, A Delaware Limited Liability Company ecfmail@mwc-law.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Joint Debtor Janet S. Porterfield rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Howard L. Porterfield Jr. rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Plaintiff Janet S. Porterfield rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Plaintiff Howard L. Porterfield Jr. rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Plaintiff Howard L. Porterfield Jr. richard@seelingerlaw.com, rjb8181@gmail.com

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Richard J. Bedford

on behalf of Debtor Howard L. Porterfield Jr. richard@seelingerlaw.com, rjb8181@gmail.com

Richard J. Bedford

on behalf of Plaintiff Janet S. Porterfield richard@seelingerlaw.com rjb8181@gmail.com

Richard J. Bedford

on behalf of Joint Debtor Janet S. Porterfield richard@seelingerlaw.com rjb8181@gmail.com

Ronda J. Winnenco

cmevf@chapter13trusteewdpa.com

TOTAL: 16